

**AARP Maryland and Montgomery County
Consumer Protection Symposium:
Identifying and Preventing Consumer Scams in the Hispanic
Community
For
Maryland Hispanic Leaders
October 28, 2004
8:00 am - 4:30 pm
National 4H Conference Center
J.C. Penny Hall - Ohio Room
7100 Connecticut Avenue
Chevy Chase, MD 20815**

Agenda

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| 8:00 –8:30 | Coffee, breakfast, networking |
| 8:30-8:40 | Welcome/Charge for the Day
<i>Elizabeth Davison, Director Montgomery County Office of Housing and
Community Affairs</i> |
| 8:40- 8:50 | Background
<i>Tom Perez, Montgomery County Council Member</i> |
| 8:50-10:00 | Panel – Law Enforcement Initiatives: National and Local Action
<i>Laura Koss, Esq. Federal Trade Commission (FTC)</i>
<i>Eric Friedman, Acting Chief Montgomery County Office of Consumer
Affairs</i>
<i>Judy Ramos, US Postal Inspector</i> <ul style="list-style-type: none">• FTC’s Hispanic Initiative<ul style="list-style-type: none">▪ Kinds of action and why▪ Results of FTC’s Hispanic Forum▪ Generic announcement of current cases<ul style="list-style-type: none">• Work at home• Weight loss• Advance fee loans• Phony credit cards• Hispanic cases filed with Montgomery County<ul style="list-style-type: none">▪ Pots and pan scams▪ Phony credit counseling▪ Predatory lending• “Dialing for Dollars” telemarketing investment fraud |
| 10:00-10:15 | Break |

10:15-10:30	Remarks/Welcome <i>Honorable Doug Duncan, County Executive Montgomery County</i>
10:30 – 11:30	Panel: Identity Theft and Credit Counseling <i>Jennifer Leach, AARP Senior Project Manager Consumer Protection</i> <i>Marla Lutz, Consumer Credit Counseling Service</i> <ul style="list-style-type: none"> • ID Theft: How it happens; How to protect yourself • Credit counseling: “Not for Profit” is not always safe
11:30-12:30	Lunch at the National 4 H Café
12:45-1:00	Emerging State-Wide Consumer Fraud Issues <i>Honorable Joseph E. Curran, Maryland Attorney General</i>
1:00-2:30	Panel-Educating Hispanic Consumers: the Message and the Challenge <i>Rosario Mendez, Esq. FTC Hispanic Outreach</i> <i>Joseph Malouf, Esq.</i> <i>John Creel, Investigator, Montgomery County Consumer Affairs</i> <i>Andres Castillo, AARP Senior Project Manager Consumer Protection</i> <ul style="list-style-type: none"> • FTC’s experience in developing educational consumer based campaigns • What problems private attorneys hear about • Home Improvement fraud; new and used car sales and repairs • AARP’s consumer protection campaign
2:30-2:45	Break
2:45-4:15	Panel-The Influence and Role of the Spanish Speaking Media <i>Alberto Avendano-El Tiempo Latino</i> <i>Samuel Galves -Radio Ame’rica</i> <i>Myriam Torrico, Montgomery County Department of Housing and Community Affairs</i> <ul style="list-style-type: none"> • How to recognize deceptive advertisements • How the media can help expose problems • Media’s interaction with the Hispanic Community
4:15-4:30	Wrap up; Evaluation; Next Steps